



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
RS1765
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys' for the Mortgagee
File No. 093491B

In Re:

Sonia Michelle Muhammad

**Order Filed on September 21, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Case No.: 17-12922-ABA

Hearing Date: September 12, 2017
Judge: Andrew B. Altenburg Jr.

Chapter 13

Recommended Local Form

Followed

Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: September 21, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Applicant: Specialized Loan Servicing LLC
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Joel Lee Schwartz, Esquire
Property Involved ("Collateral"): 317 Mallard Court, Pleasantville, NJ 08232
Relief Sought: Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

- The Debtor is overdue for six months, from April 1, 2017 to September 1, 2017.
- The Debtor is overdue for six payments at \$934.23 per month.

Total Arrearages Due \$5,605.38.

2. Debtor must cure all post-Petition arrearages as follows:

- Beginning on October 1, 2017, regular monthly mortgage payments shall continue to be made in the amount of \$934.23.
- The amount of \$5,605.38 shall be capitalized in the Debtor's Chapter 13 Plan. As a result of such capitalization, the Mortgagee's Allowed Secured Claim shall be and the same hereby shall be deemed amended to add such capitalized post-Petition payment with interest thereon to the Proof of Claim as filed, and the standing Chapter 13 Trustee shall be and the same hereby is directed to adjust her records and make revised disbursements accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment:

Specialized Loan Servicing LLC
P.O. Box 636007
Littleton, Colorado 80163

4. In the event of Default:

- If the Debtor fails to make the immediate payment specified above or fails to make

any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

- The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.
The fees and costs are payable:
 - through the Chapter 13 Plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Sonia Michelle Muhammad
 Debtor

Case No. 17-12922-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Sep 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2017.

db +Sonia Michelle Muhammad, 317 Mallard Court, Pleasantville, NJ 08232-1253

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Joel Lee Schwartz on behalf of Debtor Sonia Michelle Muhammad esqinac@aol.com, stacygreen7@aol.com

Robert J. Malloy on behalf of Creditor South Jersey Federal Credit Union
 ecf.rjmalloylaw@gmail.com

Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
 U.S. Trustee. USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 6